

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Andrew Charles Hoy
Debtor

Case No. 16-00149-HWV
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1

User: AutoDocke
Form ID: 3180W

Page 1 of 2
Total Noticed: 22

Date Rcvd: Jul 16, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 18, 2020.

db
4741755 +Andrew Charles Hoy, 21 Clover Lane, Halifax, PA 17032-9512
+AES/GOALFINC, PO BOX 61047, HARRISBURG, PA 17106-1047
4741756 +CENLAR, 425 PHILLIPS BLVD, EWING, NJ 08618-1430
4741760 +HUD/FHA, NATIONAL SERVICING CENTER, 301 NW SIXTH ST, STE 200,
OKLAHOMA CITY, OK 73102-2811
4741763 +KML LAW GROUP PC, SUITE 5000 - BNY INDEPENDENCE CENTER, 701 MARKET STREET,
PHILADELPHIA, PA 19106-1538
4741764 +LAKEVIEW LOAN SERVICING, LLC, 425 PHILLIPS BLVD, EWING, NJ 08618-1430
4793830 +Lakeview Loan Servicing, LLC, Cenlar FSB, 425 Phillips BLVD, Ewing, NJ 08618-1430
4755124 +PHEAA, PO BOX 8147, HARRISBURG PA 17105-8147
4741767 +PROGRESSIVE INSURANCE, 5165 CHAMPUS DR, STE 100, PLYMOUTH MEETING, PA 19462-1639

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
cr
4741757 EDI: ECMC.COM Jul 16 2020 23:43:00 ECMC, PO Box 16408, St. Paul, MN 55116-0408
+E-mail/Text: dehartstaff@pamd13trustee.com Jul 16 2020 19:43:06 CHARLES J DEHART, III, ESQ.,
8125 ADAMS DRIVE STE A, HUMMELSTOWN PA 17036-8625
4741758 E-mail/Text: RVSVBICNOTICE1@state.pa.us Jul 16 2020 19:42:59 COMM OF PA DEPT OF REVENUE,
BUREAU OF COMPLIANCE, PO BOX 280946, HARRISBURG, PA 17128-0946
4741759 +EDI: CCS.COM Jul 16 2020 23:43:00 CREDIT COLLECTION SERVICES, TWO WELLS AVE,
NEWTON, MA 02459-3246
4904229 EDI: ECMC.COM Jul 16 2020 23:43:00 Educational Credit Management Corporation,
PO BOX 16408, ST. PAUL, MN 55116-0408
4904230 EDI: ECMC.COM Jul 16 2020 23:43:00 Educational Credit Management Corporation,
PO BOX 16408, ST. PAUL, MN 55116-0408, Educational Credit Management Corporatio,
PO BOX 16408, ST. PAUL, MN 55116-0408
4741761 EDI: IRS.COM Jul 16 2020 23:43:00 INTERNAL REVENUE SERVICE - CIO, PO BOX 7346,
PHILADELPHIA, PA 19101-7346
5115474 +E-mail/Text: camanagement@mtb.com Jul 16 2020 19:42:56 Lakeview Loan Servicing LLC,
c/o M&T Bank, P.O. Box 840, Buffalo, NY 14240-0840, Lakeview Loan Servicing LLC,
c/o M&T Bank 14240-0840
5115473 E-mail/Text: camanagement@mtb.com Jul 16 2020 19:42:56 Lakeview Loan Servicing LLC,
c/o M&T Bank, P.O. Box 840, Buffalo, NY 14240-0840
4741765 +E-mail/Text: unger@members1st.org Jul 16 2020 19:43:07 MEMBERS 1ST FCU, 5000 LOUISE DR,
PO BOX 40, MECHANICSBURG, PA 17055-0040
4741766 +E-mail/Text: Bankruptcies@nragroup.com Jul 16 2020 19:43:08 NATIONAL RECOVERY AGENCY,
PO BOX 67015, HARRISBURG PA 17106-7015
4741768 +E-mail/Text: ra-li-occ-esbkpt-hbg@pa.gov Jul 16 2020 19:42:53
UNEMPLOYMENT COMP OVERPAYMENT MATTERS, DEPT OF LABOR AND INDUSTRY, OFFICE OF CHIEF COUNSEL,
651 BOAS STREET 10TH FLOOR, HARRISBURG, PA 17121-0751
4741769 +E-mail/Text: ra-li-occ-esbkpt-hbg@pa.gov Jul 16 2020 19:42:53 UNEMPLOYMENT COMP TAX MATTERS,
HARRISBURG CASES - OFF OF CHIEF COUNSEL, DEPT OF LABOR & INDUSTRY,
651 BOAS STREET 10TH FLOOR, HARRISBURG, PA 17121-0751

TOTAL: 13

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
4741762* IRS CENTRALIZED INSOLVENCY ORGANIZATION, PO BOX 7346, PHILADELPHIA, PA 19101-7346
TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 18, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 16, 2020 at the address(es) listed below:

Charles J DeHart, III (Trustee) TWecf@pamd13trustee.com
Dorothy L Mott on behalf of Debtor 1 Andrew Charles Hoy DorieMott@aol.com,
KaraGendronECF@gmail.com;mottgendronecf@gmail.com;bethsnyderecf@gmail.com
James Warmbrodt on behalf of Creditor Lakeview Loan Servicing, LLC bkgroup@kmllawgroup.com
Joshua I Goldman on behalf of Creditor Lakeview Loan Servicing, LLC
josh.goldman@padgettllawgroup.com, bkgroup@kmllawgroup.com
Michael J Clark on behalf of Creditor Lakeview Loan Servicing, LLC pabk@logs.com
Thomas I Puleo on behalf of Creditor Lakeview Loan Servicing, LLC tpuleo@kmllawgroup.com,
bkgroup@kmllawgroup.com
United States Trustee ustpreion03.ha.ecf@usdoj.gov

TOTAL: 7

Information to identify the case:

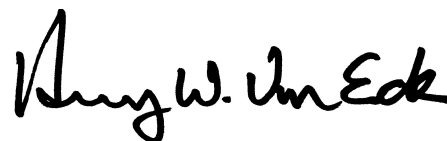
Debtor 1	<u>Andrew Charles Hoy</u>	Social Security number or ITIN	xxx-xx-2224
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court Middle District of Pennsylvania			
Case number: 1:16-bk-00149-HWV			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Andrew Charles Hoy

By the
court:Honorable Henry W. Van Eck
Chief Bankruptcy Judge
By: Courtney Wojtowicz, Deputy Clerk7/16/20**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.